



Deval Patrick
Governor



Tim Murray
Lt. Governor



Daniel O'Connell
Secretary

THE COMMONWEALTH OF MASSACHUSETTS

Executive Office of Housing & Economic Development

&



Executive Office of Housing & Economic Development

Report card for
October-December 2007



Daniel O'Connell
SECRETARY



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Executive Office
of Housing
&
Economic
Development

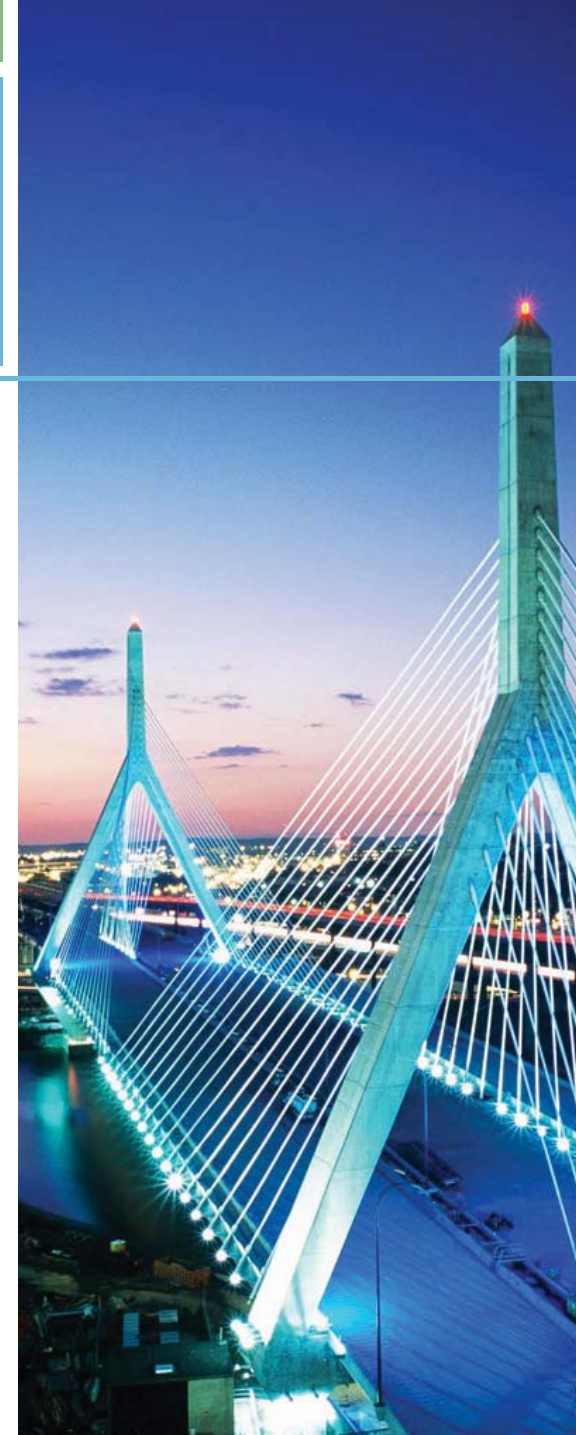
E.O.H.E.D

QUARTERLY HIGHLIGHTS

Employment Highlights

The Massachusetts unemployment rate continues to outperform the national average. The state's unemployment rate increased slightly from 4.3 percent in November 2007 to 4.5 percent in December 2007. The state's rate was well below the U.S. unemployment rate of 5.0 percent.

- Massachusetts has created 21,800 new jobs since January 2007. The state's Education and Health Services and Professional, Scientific and Business Services sectors rose nearly 2 percent for the year.
- In the past year, the state has added jobs in Leisure and Hospitality, Wholesale Trade, and Transportation. These positive trends have been offset by state job losses in retail trade, construction and financial services that mirror national economic trends.



E.O.H.E.D QUARTERLY HIGHLIGHTS



Homelessness Commission

In December 2007, The Massachusetts Commission to End Homelessness completed a 5-year plan that, if implemented and funded appropriately, will succeed in ending homelessness in the Commonwealth by 2013. The Commission, co-chaired by Undersecretary Tina Brooks and State Representative Byron Rushing, is comprised of 30 state and municipal leaders from throughout Massachusetts who worked tirelessly to build consensus around this essential state objective.

Foreclosure Initiatives

The Department of Housing and Community Development and the Office of Consumer Affairs and Business Regulation have partnered to develop a range of supportive foreclosure prevention programs and outreach designed to keep people in their homes and stabilize neighborhoods across the Commonwealth. The administration's targeted initiative consists of the following parts: neighborhood stabilization pilot programs in six communities, transition resources from lenders and servicers, consumer outreach and education, lending best practices, and coordination to increase utilization of MassHousing's loan refinancing program.



E.O.H.E.D QUARTERLY HIGHLIGHTS



China Trade Mission

EOHED played an active and critical role Governor Patrick's trade mission to China, which took place from December 1-8, 2007. The mission focused on exploring opportunities for collaboration and growth in the life sciences, clean energy, higher education and airline route development. These interactions were an important foundation for long term Massachusetts economic development opportunities, and also yielded some tangible immediate wins, including:

- an agreement between the Massachusetts Technology Collaborative and the Chinese Wind Energy Association to promote wind energy research;
- the official opening of the Massachusetts Technology Center on Thursday at the Shanghai Zhangjiang Hi-Tech Park, encouraging innovation and collaboration between businesses in Massachusetts and China;
- a key meeting with high-ranking representatives from Grand China Airlines which helped Massachusetts move closer toward a final agreement for nonstop air service from Boston to Beijing
- an agreement with the National Tissue Engineering Center in Shanghai and Organogenesis to share resources and open the door for the export of Organogenesis products to China; and
- an agreement between MassMEDIC, and CAMDI, its Chinese counterpart, to promote economic and technical development collaborations and partnerships from both sides.



E.O.H.E.D QUARTERLY HIGHLIGHTS



Automotive Insurance Reform

Insurance Commissioner Nonnie S. Burnes finalized and implemented the new framework for managed auto insurance competition in Massachusetts. Managed competition promises more choice, better services and greater cost savings for good drivers everywhere in Massachusetts. Rate filings in November 2007 found a decrease in auto insurance rates and an increase in policy offerings to consumers. The Division of Insurance is working to ensure that companies are abiding by the new rules and adhering to the system's extensive consumer protections.

The Broadband Initiative

Governor Patrick submitted The broadband bill (H. 4311) to the legislature on October 18, 2007, and it was referred to the Joint Committee on Bonding, Capital Expenditures, and State Assets on December 21, 2007. The legislation will create the Massachusetts Broadband Institute, which will invest \$25 million in infrastructure improvements through targeted public/private partnerships to extend high-speed internet access to all un-served communities in Massachusetts by 2010.



E.O.H.E.D QUARTERLY HIGHLIGHTS



The Life Sciences Initiative

The purpose of the Life Sciences Initiative is to ensure that Massachusetts is the global leader in life sciences industry and that every region of the Commonwealth has a chance to share in its growth. The Life Sciences Initiative calls for a 10-year, \$1 billion investment package that will provide \$500 million in capital funding, \$25 million per year for the Massachusetts Life Sciences Investment Fund; strengthen the effectiveness of the Massachusetts Life Sciences Center and expand tax incentives for life sciences companies.

At the legislature's request, EOHED appeared before 5 committee hearings on behalf of the bill and worked collaboratively with the Speaker and the Senate President to enable consideration and passage of the bill in the quarter of CY2008.

The Massachusetts Life Sciences Center announced the creation of three major research matching grant programs that will catalyze industry and academic collaboration, support promising young investigators, and attract outstanding new faculty to Massachusetts' academic institutions. The matching grant programs were enabled by the strong support shown by the legislature with its appropriation of \$25 million to the MLSC in FY2008.



E.O.H.E.D QUARTERLY HIGHLIGHTS



Resort Casinos in Massachusetts

Secretary O'Connell serves as the Administration's point person on the resort casino legislation filed on October 7, 2007. During the fall, the Secretary has appeared before a committee hearing in response to legislative requests for information on the proposed legislation. The resort casino plan will add substantially to the Administration's effort to create jobs and spur economic development:

- Authorizing three, commercial resort casinos will result in tens of thousands of construction jobs and billions of dollars of construction-related spending in the Massachusetts economy.
- Once constructed in 2012, our initial economic modeling shows that the three resort casinos would generate over 20,000 new jobs – which we expect will offer good wages and benefits.
- Ensuring that the resort casinos are located in different regions of the state expands economic development and job creation broadly throughout the whole Commonwealth and recognizes that the needs of regional economies must be addressed.



PERMITTING



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April Anderson Lamoureux, Ombudsman

The Massachusetts Permit Regulatory Office, created by the legislature, works with new and existing businesses to help foster job creation efforts by assisting with permitting, licensing, and regulatory processes. The Director of the Office serves as the state permit ombudsman to municipalities and businesses, and Chair of the Interagency Permitting Board, which administers the Chapter 43D Expedited Permitting Program. The Office works in partnership with MassDevelopment, Regional Planning Agencies, and the Massachusetts Alliance for Economic Development to accomplish its core mission.

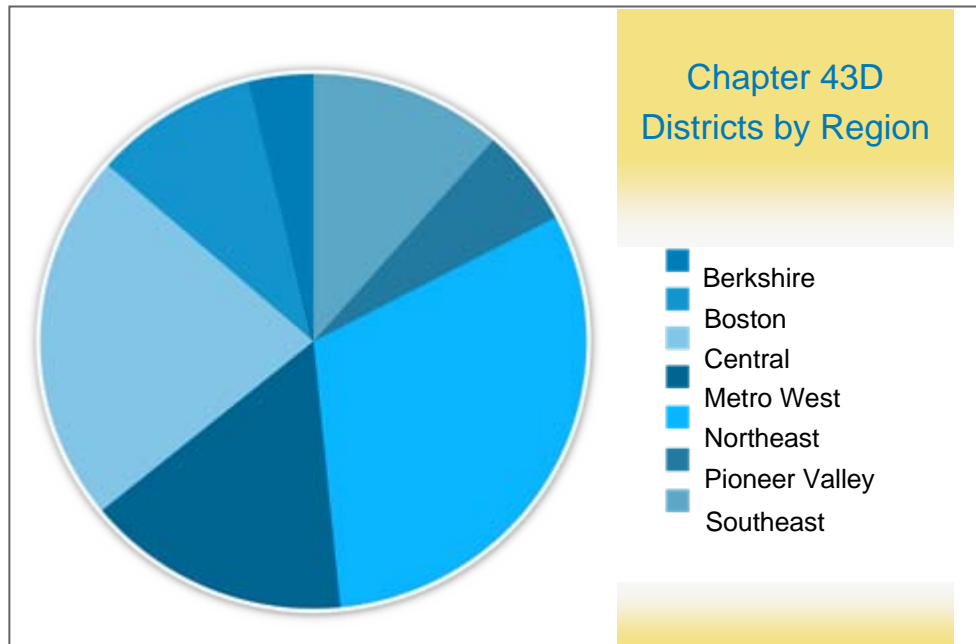


Massachusetts Permit Regulatory Office



Expedited Permitting Program - Chapter 43D As of December 31, 2007

- 27 communities across the state have adopted one or more Priority Development Sites
 - 7 new communities added this quarter
- 39 Priority Development Sites have been ratified by the Interagency Permitting Board
 - 7 new Priority Development Sites added this quarter
- In FY08, \$1,422,605 in Chapter 43D Technical Assistance Funds have been granted to municipalities



Massachusetts Permit Regulatory Office



State Permit Tracking

- MPRO instituted a state permit tracking system for commercial and housing projects entering the MEPA process, and results are published on the state web site. This is the first time that the Commonwealth has systematically monitored and publicly reported its permit issuance performance.
- As of December 31, 2007, 54% of projects have completed state permitting within six months or less.



Massachusetts Permit Regulatory Office



Key Points of Note this Quarter

Project Assistance: MPRO successfully collaborated with state agencies and local municipalities to guide significant projects to groundbreaking including:

- Electrochem Commercial Power's \$30 million 82,000 square-foot manufacturing facility in Raynham.
- Provides over 200 manufacturing jobs, producing high-performance lithium cells that are some of the most reliable, durable cells and battery packs in the world

Zoning Reform: MPRO has convened a Zoning Reform Task Force to examine the current zoning and planning system in the State and to work with the Legislature to develop amendments that would improve zoning and planning in Massachusetts.

- The Task Force represents a broad base of constituencies and meets twice-monthly.
- Ten regional meetings were hosted across the State to engage municipalities and local interest groups in the discussion.
- The objective of the Task Force is to file zoning reform legislation in early 2008 that represents consensus among the various stakeholders.

Regional Planning: MPRO has begun to pilot a regional planning process of working with multiple neighboring municipalities on shared objectives.

- Coordinating among five communities along the newly expanded Route 3 (Burlington, Bedford, Billerica, Chelmsford, and Lowell) to investigate regional infrastructure shortfalls, desired growth patterns, and branding of a new technology corridor.
- Coordinating with the Cities of Leominster, Fitchburg and Gardner, and the surrounding communities in addressing the opportunities and challenges of maintaining a robust manufacturing sector in this region.



DEPARTMENT OF BUSINESS DEVELOPMENT



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Greg Bialecki, Undersecretary

The mission of the Massachusetts Department of Business Development (DBD) is to promote economic growth by assisting in-state, out-of-state, and international businesses of all sizes in creating new jobs and expanding their presence in Massachusetts; to make it easier for minority and women owned businesses to succeed, and to increase the number of domestic and international tourists visiting the Commonwealth.



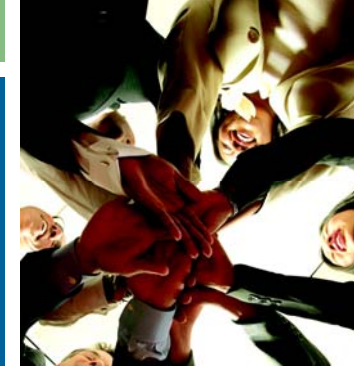
Business Development - Domestic Operations



The Massachusetts Business Resource Team (BRT), which is coordinated by MOBD, acts as a single point of contact for all of the resources and incentives available to businesses. Through the BRT, firms can engage over 25 state and quasi-public organizations offering:

- Site selection assistance
- Workforce training grants
- Tax incentives and financing options



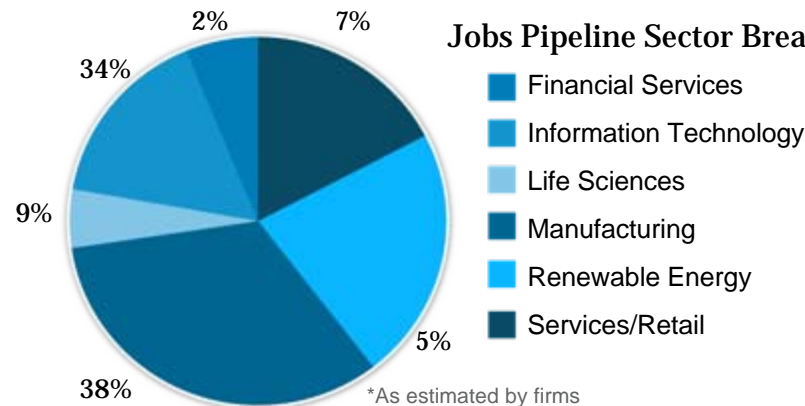
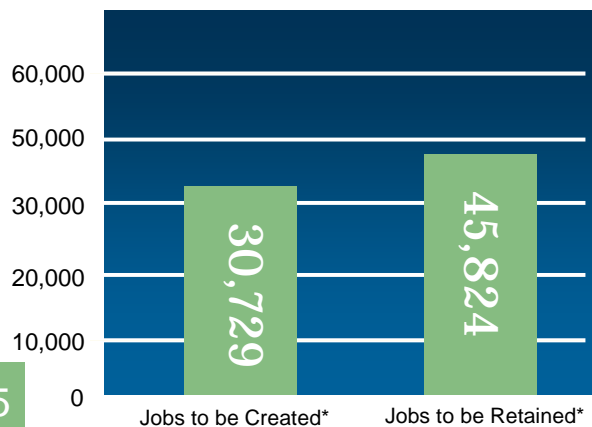


Business Development - Domestic Operations

Closed Deals

	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY 07 Jan-Dec
Jobs to be Created*	453	2,445	6,507
Jobs to be Retained*	3,849	7,740	17,874
Private Investment*	\$69,228,000	\$817,201,168	\$2,727,748,299
Total Project Wins	17	40	132
MOBD Sales Force Economic Multiplier**	134:1	945:1	818:1

Jobs Pipeline



*As estimated by firms

** Economic Multiplier based upon expenditures of \$619,765 (FY08 Q1), \$864,214 (FY08 Q2), and \$3,331,629 (CY07).
Formula=(benefits-costs)/costs





Business Development - Domestic Operations

Key Points of Note this Quarter

- **Phillips Medical Systems** – Medical device and components manufacturing and distribution firm. We assisted with finding a site allowing Phillips to move 200 jobs from NY to MA; this project will create 200 jobs, retain 2,900 and spur private investment of \$2 million
- **Evergreen Solar** – Manufacturer and distributor of solar panels; we assisted with finding a site; this project will create 350 new jobs, retain 310 and spur private investment of \$150 million
- **Necco** – A 160 year old company and maker of wafers and candy hearts, along with a large number of other candy products; we worked as a convener and helped keep negotiations going along with finding ways for Necco to reduce their debt service to make them attractive for purchase versus liquidation, helping retain 600 jobs
- **Alkermes** – World leader in the development of products based on sophisticated drug delivery technologies and is an emerging pharmaceutical company; this project will create 70 jobs, retain 400 jobs and spur private investment of \$60 million
- **Instrumentation Laboratories** – Worldwide manufacturer of in-vitro diagnostic instruments and controls for use in hospitals and clinical laboratories; we assisted with finding a site; this project will create 150 jobs, retain 504 jobs and spur private investment of \$25 million

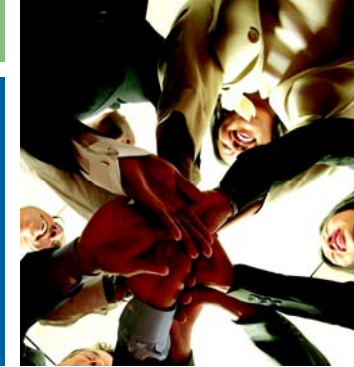


Business Development - International Operations



The Massachusetts Office of International Trade and Investment (MOITI) is charged with marketing the state's businesses internationally, through focused export promotion, attracting foreign companies to invest in Massachusetts and handling protocol as it relates to trade and investment. MOITI has continued to attract foreign direct investment (FDI) and has increased its tradeshow presence, which has allowed for more local firms to expand their global exposure.





Business Development - International Operations

Jobs Pipeline

	Jobs to be Created*	FDI to Occur*	# of projects
Europe	383	\$66.05 million	31
Asia	187	\$14.25 million	14
L. America	342	\$29.3 million	14
Europe	912	\$109.6 million	59

Closed Deals

	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec
Jobs to be created*	90	187	533
Private Investment*	\$15,000,000	\$33,750,000	\$68,050,000
Total Project Wins	1	7	17
Economic Multiplier	117:1	264:1	140:1

*As estimated by firms

** Economic Multiplier based upon expenditures of \$127,158 (FY08 Q1 & Q2, each) and \$481,346 (CY07). Formula=(benefits-costs)/costs



Business Development - International Operations



Key Points of Note this Quarter

The latest MOITI win is **Libring**, a Brazilian digital media company that has chosen Massachusetts to establish its US Headquarters. Libring will establish a digital library available for license and will lead to 50 new jobs and a multimillion dollar private investment.

A **Memorandum of Understanding** (MOU) was signed between Massachusetts (Secretary O'Connell) and the Chilean Economic Development Agency (CORFO) to promote innovation driven research and collaborations between **Chile** and the Commonwealth.

MOITI is a partner in the European Commission funded project **Transbio** aimed at creating a global biotechnology market and community. In November, MOITI hosted a multi-day event with 40+ European and Canadian early stage biotech companies and arranged approximately 170 one-on-one, targeted partnering meetings between European and Massachusetts biotech companies. Ten to fifteen joint licensing agreements are expected to result from these meetings.



Business Development - Small Business Operations



The Office of Small Business and Entrepreneurship (OSBE) administers the Small Business Technical Assistance Grant (SBTAG) Program to provide grants to community development corporations, community development financial institutions and non-profit community-based organizations in order to provide technical assistance or training programs to businesses with 20 employees or fewer.

In partnership with the U.S. Small Business Administration, the Massachusetts Small Business Development Center (SBDC) Network provides counseling, training and capital access which contributes to the entrepreneurial growth of small businesses throughout Massachusetts.

The State Office of Minority and Women Business Assistance (SOMWBA) is charged with promoting the development of business enterprises and non-profit organizations owned or operated by minorities and women.



Business Development - Small Business Operations



State Office of Minority & Women Business Assistance

	FY08 Q1 Jan-March	FY08 Q2 Oct-Dec	CY07 Jan-Dec
New State Certifications	56	46	271
New Federal Certifications	14	13	83
Total Renewals Processed	425	297	1,292
% of Certifications Completed Within 30 Days	62.1%	44.6%	61.9%



Business Development - Small Business Operations

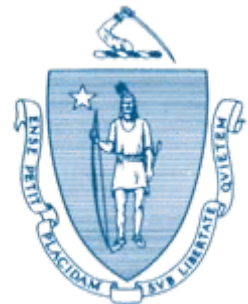


Small Business Technical Assistance Grant Program**

	FY07 Q3 Jan-March	FY07 Q4 April-June	FY08 Q2 Oct-Dec	CY07 Jan-Dec
# of Companies 1:1 counseled*	853	1,146	1,255	3,254
\$ Amt Loans Secured*	\$5.1 million	\$6.7 million	\$4.3 million	\$15.9 million
Jobs to be Created w/ loans*	175	509	89	773
Jobs to be Retained w/ loans*	280	951	184	1,415
\$ Amt of State Grants Awarded	\$608,000	\$1.01 million	\$465,713	\$2.09 million
ROI – Grant Award vs. Loans Secured	8.4:1	6.7:1	9.2:1	7.6:1

*Self-reported by grant recipients.

**There were no grants awarded or measured in FY08 Q1.



Business Development - Small Business Operations



Massachusetts Small Business Development Center Network

Small Business Development Centers (6 Centers + 41 Outreach Sites)	FY08 Q1 July-Sept	FY08 Q2 Oct-Nov	CY07* Jan-Dec
# of Companies 1:1 Counseled	811	1,060	3,909
New Business Started	84	18	196
\$ Amt Loans Secured	\$9.0 million	\$8.8 million	\$51.23 million
Jobs Created w/loans	86	112	412
Jobs Retained w/loans	228	53	39
State Appropriation	\$221,407	\$221,407	\$894,956
ROI - \$ Loans Secured vs. \$ Appropriated	40.6:1	39.7:1	57.2:1



*Because of federal reporting deadlines, MSBDC figures through December are not yet complete.

Business Development - Small Business Operations



Key Points of Note this Quarter

- The Small Business Technical Assistance Grant Program numbers are best explained by looking at the \$ amt of grants awarded. With a smaller appropriation than last year, we were unable to fully fund all grantees, but disbursed monies on a formulaic basis to allow for more TA organizations to participate and therefore hope to reach more companies through 1:1 counseling and help with access to loans. We will watch these figures carefully, as we continue the program and hope to track measurable success and best practices with this program.
- At SOMWBA, the number that has the biggest delta (up *and* down) is the “total renewals processed”. However, because certifications are renewed annually, a higher number in July-Sept. just means that a higher number of businesses were initially certified in those months and were recertified on the same timetable. The slight dip in new certifications since July is both a result of a summer slowdown, and continuing internal reforms. SOMWBA expects increasing numbers as these reforms are rolled out through the rest of this year and in early 2008.





Business Development - Travel & Tourism Operations

The Massachusetts Office of Travel and Tourism (MOTT) is charged with promoting the Commonwealth's friendly, family-oriented environment set in the midst of a rich historical and cultural tradition. Tourism ranks as one of our largest economic sectors, contributing direct spending of \$14.2 billion and supporting over 125,800 jobs.

In recent years, MOTT's available funds for advertising, provided by the Legislature, have been steadily increasing, as have the returns on those advertising dollars. With its continued increase in funding, we expect MOTT's advertising expenditures to assist in expanding the tourism industry throughout the Commonwealth.





Business Development - Travel & Tourism Operations

Through November 2007	FY08 Q1 July-Sept	FY08 Q2 Oct-Nov	CY07 through November
Room Tax Collections	\$54.8 million	\$37.6 million	\$154.7 million
MA Lodging Industry Room Revenue	\$778 million	\$480 million	\$2,290 million
Room Demand (booked)	5.4 million	3.2 million	16.5 million
Average Room Rate (\$\$)	\$145	\$151	\$138
REVPAR (\$\$)	\$108	\$102	\$89
Occupancy Rate	74.8%	67.6%	64.3%
Massvacation.com unique visitors	179,404	129,357**	753,114**

*REVPAR (Hotel Revenue per Available Room) and Average Room Rate are not directly impacted by the functions of government, but provide useful guidance for the health of the industry.

**Includes December.



Business Development - Travel & Tourism Operations



Key Points of Note this Quarter

MOTT's metrics reflect the seasonality of tourism. However, overall numbers are up from the same period last year. Some highlights from FY2008 thru November 2007 lodging stats compared to same in prior year:

- Room Tax Collections up 9.9%
- Lodging Industry Room Revenue up 12.1%
- Room Demand up 4.8%
- Room Rate up 7.1%
- Occupancy Rate up 4.1%
- RevPar (revenue per available room) up 11.3%

MOTT recently received the CY2006 Economic Impact report which showed that total direct spending by travelers to MA increased by 8.6% to \$14.2 billion. A traveler is one who travels 50 or more miles one way to a destination or who stays overnight.



DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT



Tina Brooks, Undersecretary

The mission of DHCD is to strengthen cities, towns and neighborhoods to enhance the quality of life of Massachusetts residents. To accomplish our mission, we will provide leadership, professional assistance and financial resources to promote safe, decent affordable housing opportunities, economic vitality of communities and sound municipal management. We will forge partnerships with regional and local governments, public agencies, community-based organizations and the business community to achieve our common goals and objectives. In all of these efforts, we will recognize and respect the diverse needs, circumstances and characteristics of individuals and communities.

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Community Assistance



The Community Assistance Unit was created to renew and strengthen the Patrick Administration's partnership with municipalities by providing a wide range of technical assistance and training to communities in the areas of municipal governance, planning, land use and zoning, and community development.

This assistance will result in an increase in the Commonwealth's affordable housing stock, the adoption of smart growth initiatives, and downtown and city/town center revitalization.

Technical assistance and training includes one-on-one staff assistance, professional and peer consultants, written materials, desktop assistance, and formal presentations (e.g., PowerPoint).

Workshops include topics such as 40B and planning for affordable housing; land use and zoning (in conjunction with the Citizen Planners Training Collaborative); and the economics of downtowns, recruitment and retention of businesses, design, promotion and marketing, parking, and Business Improvement Districts (through DHCD's Massachusetts Downtown Initiative).



Community Assistance



Community Assistance by the Numbers

Description	FY 08 Q1 July-Sept.	FY 08 Q2 Oct-Dec	CY07 Jan-Dec
Number of Communities Provided Training and Assistance	188	210	508
Number of Workshops Held	3	11	33
Number of Communities that have increased their affordable housing stock (as measured by the Subsidized Housing Inventory)	17	5	67
Number of Communities with approved Planned Production Plans	2	2	8
Number of Communities awarded Priority Development Fund grants	5	2	15



Community Assistance



Smart Growth/40R Related Projects by the Numbers

Description	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec
Number of Communities that have locally adopted 40R Districts	0	4	13*
Number of Communities with proposed 40R Districts	2	3	8
Number of new housing units authorized in 40R Districts	225	1,058	5,028*
Number of housing units issued building permits	0	0**	488

*The year to date numbers reported in the prior report reflected the number of communities that have locally adopted 40R districts (and the number of units authorized in those districts) since the beginning of the program, not since January 2007. This report includes the corrected year to date numbers.

**DHCD only receives building permit information in conjunction with requests for bonus payments or as part of annual 40R reporting requirements. As such, depending on the time of year, building permit information provided in this report may not fully reflect all 40R permits that have been issued. Year-to-date numbers reported in this report were compiled in the 40R Annual Report completed in July 2007.



Community Assistance



Key Points of Note this Quarter

- Through approved plans and funding for feasibility analyses, over 888 housing units are in line to be produced. Since January of 2007, 488 building permits were issued for 40R developments. In the past quarter (ending 12/31/07), 40B Planned Production plans were approved for Duxbury and North Andover. Priority Development Fund applications were approved for 40R initiatives in Hopedale and Fitchburg. Wayland's Priority Development Fund application was approved for a feasibility analysis for affordable housing.
- This quarter, DHCD issued two 40R approval letters, making official Brockton's 1,096-unit mixed-use urban district, as well as the 530-unit mixed use "Osgood" district on the old Lucent site in North Andover. This quarter also saw the issuance of five Letters of Eligibility for the: 18-unit "Our Lady of Mercy" residential district in Belmont; 578-unit Olmstead Green district in Boston; 594-unit Waterford Village district in Bridgewater; 202-unit Gateway District in Reading; and 244-unit Southwick Road district in Westfield.
- This quarter, the Community Assistance Unit (CAU) provided a variety of training opportunities. The Citizen Planners Training Collaborative held 29 workshops across the state, attended by 207 participants from 80 communities. Workshop topics were expanded this year to include 43D, Fair Housing and Sustainable Energy. The CAU presented a first of its kind two-day workshop for lower capacity/high need Southeast Massachusetts communities in collaboration with Bridgewater State College's Institute for Regional Development, attended by 25 participants including planners, local board members, select board members, town managers, and representatives from RPAs and other regional organizations. The Massachusetts Downtown Initiative made presentations to 4 Metropolitan Area Planning Council (MAPC) subregions on downtown revitalization assistance, including Business Improvement Districts.



Homelessness



The Commonwealth's approach to reducing homelessness is designed as a continuum of services provided through a partnership of DHCD and the Executive Office of Health and Human Services (EOHHS). DHCD works to ensure that a network of services leading to greater self-sufficiency and continuum of housing opportunities are in place for those presently homeless or at risk for becoming homeless.

Strategies focus on the key stages in the cycle of homelessness:

- early intervention programs help to prevent households from becoming homeless
- improved coordination across services enhances enrollment into benefit programs for homeless people
- permanent supportive housing improves the care and quality of life for the chronic homeless, many of whom are unable to live independently without significant assistance

EOHHS is primarily responsible for the emergency shelter and transitional housing for homeless persons and families and for providing housing search services, while DHCD aims to provide these persons and families with permanent, affordable housing options – whether it be public housing, rental assistance or homeownership.

Undersecretary Brooks is co-chair of a special legislative commission convened for the purpose of devising a statewide strategy to end homelessness in the Commonwealth. The commission will coordinate state agencies with the goal of improving the current systems of shelter and support for homeless families and individuals and implementing a coordinated and consolidated plan for permanent solutions to homelessness involving not just housing, but economic development and job creation as well.



Homelessness

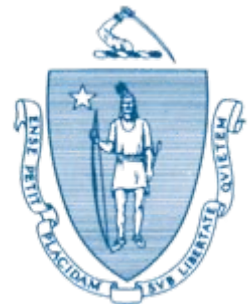


Number of Families/Individuals in Asset Building Programs

Description	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec
Family Self Sufficiency (FSS)	n/a	n/a	576*
Individual Development Account (IDA): total number enrolled	0**	89	415**
IDA: number enrolled that currently reside in state subsidized housing	0	32	145**

* This is a "point in time" number that does not change much month to month, so a quarterly number is not applicable.

** The year to date figure reflects total enrollment as of 12/30/07 for both the FY07 and FY08 programs.



Homelessness



Number of Families/Individuals that Enter into Homeownership

Description	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec
Families/Individuals in FSS Program that purchase first home	1*	0	7
Families/Individuals in IDA Program that purchase first home	3**	0	3
Families/Individuals in IDA Program that transition from state subsidized housing and purchase first home	2	0	2

* August Home Purchase reported in the fourth quarter.

** It generally takes some time after enrolling in a program like the IDA program for a participant to purchase a home.



Homelessness



Number of Families/Individuals who received assistance through prevention programs and special initiatives

Description	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec
Housing Consumer Education Centers (HCEC)	5,237	2,791	16,812 ¹
Tenancy Preservation Program (TPP)*	59	88	285
Rental Assistance to Families in Transition (RAFT)	0 ²	1,116	1988
Low Income Home Energy Assistance Program (LIHEAP): Number of households that received assistance	0 ³	51,077	183,278 ³
Massachusetts Rental Voucher Program (MRVP): Mobile Special Populations	266	402 ⁴	646 ⁴
Massachusetts Rental Voucher Program (MRVP): Project Based Special Populations	30	34 ⁴	192 ⁴

¹Total for first two quarters was underreported.

²Program opened 9/17/07 – no data available.

³The FY2008 LIHEAP program began 11/1/07; the year to date figure represents the number of households served in the FY07 program plus those that have received FY08 program assistance as of 12/31/07.

⁴MRVP numbers for the fourth quarter end at December 1st. Numbers through December 31st will not be available until the end of January 2008.



Homelessness



Number of Families/Individuals who received permanent housing through specialized housing programs initiatives

Description	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec
Local Housing Authority Transitional Housing Program (LHATHP)	18	20	78
Housing First Program ¹	1	10	24
MRVP Special Initiatives	13 ³	140 ²	355
McKinney Shelter Plus Care	38 ⁴	n/a	127
McKinney Homeless SRO	n/a ⁶	n/a ⁵	127
RAFT	0 ⁷	105	196

¹This program involves 15 units of housing, so most of them were filled last quarter, while one of the remaining two was filled this quarter.

²Includes tenant-based vouchers targeted to the homeless and special population project-based units.

³This program stopped for a time because of budget constraints, hence the smaller number than the second quarter of 2007.

⁴Shelter Plus Care has a baseline of 255 and can fluctuate at various levels of use above 255.

⁵The program grew by 56 units in this quarter. The units will not be fully leased until 3/08.

⁶This program's use fluctuates – some individuals left the program this quarter.

⁷RAFT opened 9/17/07 – no data available yet.



Homelessness



Key Points of Note this Quarter

- The Commission to End Homelessness, chaired by Undersecretary Tina Brooks and State Representative Byron Rushing, developed final recommendations. The plan calls for a radical transformation of the current system for serving homeless individuals and families, moving from a shelter-focus to one that is founded on housing. The Inter-Agency Council will now take these recommendations develop and oversee an implementation plan.
- DHCD identified and helped launch two additional Housing First sites at Gloucester Housing Authority and Taunton Housing Authority. These programs will 22 additional permanent housing units to house families coming out of shelters. This will bring the total of number of public housing units dedicated to hard-to-house homeless families to 37 units statewide. DTA provides case management for these units, ensuring the success of client tenancies.
- DHCD joined DTA's four Regional Housing Solution Teams. These teams bring problem-solving to the ground-level by creating a collaborative environment for service and housing providers to assist individual shelter families in getting through the barriers that prevent them from securing housing. In response to the crisis of overflowing shelters and hotel/motel use for homeless families, DHCD dedicated staff with knowledge of public housing units, programs for special populations, and tax credit units. DHCD also set aside an additional 50 new MRVP vouchers for the regional teams to use for hard-to-house families. These vouchers are administered in a manner that matches service provision with the needs of the individual families, with the ultimate goal of stabilizing families in permanent housing.



Homelessness



Key Points of Note this Quarter

- At DTA's request, DHCD established a RAFT priority for DTA clients in homeless shelters. Since the priority was implemented in mid-November, 27 shelter families received RAFT financial assistance to move from shelter to permanent housing.
- In November 2007, DHCD issued six 2008 Individual Development Account (IDA) awards. The entire state allocation of \$600,000 was issued to the following agencies: Center for Women and Enterprise (\$50,000), Compass Working Capital, Inc. (\$50,000), International Institute of Boston (\$50,000), Massachusetts Association for Community Action (\$200,000), MIDAS/Allston Brighton CDC (\$200,000), and Springfield Partners for Community Action (\$50,000). The 2008 IDA program expanded its scope to include the provision of small business capitalization and post-secondary education or training in addition to first time homeownership (which was the only allowable asset purchase in the FY 2007 program). The IDA program continues to have a preference of assisting individuals residing in state subsidized housing.
- In 2007, low and moderate income families statewide continued to experience difficulty in making utility payments. As arrearage balances grew, 9,400 termination notices were issued in September 2007 – and continued to increase in the following months. At the same time, oil prices continued to rise. The average retail price had increased over 60% during the past 3 years. The average retail price for oil is over \$3.00 per gallon. DHCD was ultimately able to coordinate a negotiated agreement (approved by the DPU) between the utility companies and the Community Action Agencies to reduce the amount required to restore utility service from 50% of the arrearage balance to 25%. In addition, \$15 million in State funding was awarded to increase the maximum LIHEAP benefit from \$715 to \$865. This increased benefit will purchase approximately one tank of oil during the heating season.



Housing Development



The Division of Housing Development manages the state resources available to support the production and preservation of privately-owned affordable housing. The key resources are the federal and state Low-Income Housing Tax Credit, tax-exempt bonds, the federal HOME program, and multiple state bond programs in support of rental and ownership projects. The division's resources are substantial. In 2007, the division will oversee the allocation of federal and state credits capable of generating almost \$250 million in equity for affordable rental projects in the capital markets. In addition, the division will oversee the allocation of over \$90 million in subsidy funds available through HOME and the state bond programs in support of affordable rental and ownership projects.

Although the resources are substantial, demand always exceeds the available supply of funds. The division's annual funding competitions – two for rental projects, one for ownership – are always oversubscribed, with demand often exceeding available funds by a factor of 3 to 1. In a given year, the division supports the production or preservation of 2000 to 2500 rental and ownership units in privately-owned projects. Current priorities include greater and greater emphasis on “green” development, on projects located near transit, on projects that provide a significant set-aside of units for homeless families or individuals. The production of workforce housing – housing for families earning between 80% and 120% of area median income – is also a priority. Working directly with the Undersecretary, the division also is promoting employer-assisted housing in key regions of the state, including Cape Cod, the Springfield metropolitan area, and Boston metro.



Housing Development



Housing Development by the Numbers

Description	FY08 Q1 July-Sept	FY08 Q2 Oct-Nov	CY07 Jan-Nov
Number of New Housing Starts, increase in overall housing stock	3,445	2,160	13,443

The number of new housing starts is defined as the number of new building permits issued.

This information is only available in the aggregate (i.e. not identified by community) through November 2007.



Housing Development



Housing Development in Detail

Description	Number Produced			Number Preserved		
	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec
Workforce Housing Units	112 ¹	85	241	--	--	--
Employer Assisted Housing Units	n/a ²	n/a ²	197	--	--	--
Special Needs Rental Units	22	19	197	n/a	3	22
Other Needs ownership Units	0	0	0	--	--	--
Other Low-Mod Housing Rental Units	n/a	733	1,323	n/a	38	215
Other Low-Mod Housing Ownership Units	27	76	171	--	--	--

¹Four additional Local Initiative projects were approved during this quarter on which the market-rate units were being sold at workforce prices (under \$300,000).

²Other initiatives (beyond the existing Cape Cod initiative) are still in the formative stages.



Housing Development



Key Points of Note this Quarter

- Through two annual funding competitions for rental development, the Department of Housing and Community Development provides low-income housing tax credits, HOME funds, and state bond funds from six programs to support the development or preservation of rental housing with affordable components. The second rental funding competition of 2007 began on September 7, when DHCD received 55 applications for various resources, including 27 applications for the low-income housing tax credit (9% credit). The demand for resources significantly exceeds the funding available. All applications have been reviewed. The funding awards, totaling more than \$30,000,000 in soft subsidy and \$11,800,000 in state and federal tax credits, will be released in January 2008.
- DHCD's funding competition for homeownership development also began during the first quarter of the fiscal year, with applications due to the Department in August 2007. Twenty-two funding requests were reviewed. The demand for homeownership funds – through HOME, the Housing Stabilization Fund, and the Affordable Housing Trust Fund – exceeded the funding available. Eight homeownership awards totaling \$8,359,568 in state funds were announced in December 2007.
- In addition to the state assistance, DHCD and MTC made three awards to worthy “green” homeownership projects located in Cambridge and Wayland through the Green Affordable Homeownership Initiative (GAHI). The GAHI awards totaled \$933,000. These were the first “green” awards by DHCD.



Public Housing



Public housing provides a safe, secure home for more than 100,000 of the Commonwealth's residents. Residents pay 30% of their income for rent; the government makes up the difference between rent collected and the cost of operating the housing. Public housing is administered through 242 local housing authorities (LHAs) whose knowledge of and relationship to their local communities assures that the resource is used in a locally-appropriate way.

In Massachusetts, not only do our LHAs administer federally-supported public housing, they provide 50,000 units of state-supported housing - Massachusetts is one of only four states in the nation to have its own public housing. Much of this housing is in a state of extreme disrepair due to past investment decisions. We have launched a serious effort to bring all the units back to a sustainable, maintainable level through direct capital investments and management initiatives.



Public Housing



Public Housing By the Numbers

Description	Family			Elderly		
	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec
Public Housing Units Under* Restoration	1289	773	2416	1759	1761	4536
LHA Initiative Projects Underway*	11	15	46	16	10	54

*The number of units under restoration varies per quarter as the type and location of projects varies. The LHA Initiative projects will increase as DHCD announces and publicizes new initiatives. Part of the overall increase is due to the Governor's steadfastness in raising the bond cap for public housing.

Public Housing Units Under Restoration: The total number of units in the developments where construction work is actually underway.

Local Initiative Projects: The number of construction funded under special initiatives for local housing authorities.



Public Housing



Public Housing By the Numbers

Description	Local Housing Authorities		
	FY08 Q1 July-Sept	FY08 Q2 Oct-Dec	CY07 Jan-Dec
Technical Assistance Delivery at LHA			
Bureau of Housing Development & Construction*	44	45	163
Bureau of Housing Management**	46	39	165

¹This number represents the total number of Requests for Services produced in response to local housing authorities' procurement request.

²This number was not recorded in the report cards for the first two quarters of 2007. The figure for Jan-Mar is 42, and the figure for April-June is 38.



Public Housing



Key Points of Note this Quarter

- In December DHCD completed a study on the real cost of operating public housing. The research was based on Harvard's national real cost analysis, and engaged a task force of national policy leaders, public housing, and private, non-profit and public housing managers to adapt the national findings to the unique conditions of the Massachusetts portfolio. The task force set the recommended new funding request in the context of a reform package designed to strengthen LHA management, leverage local and private resources and aggressively target cost-saving opportunities.
- The highly regarded and successful designer House Doctor program invited designers to become part of the program for the next 2 years. The program maintains a pre-qualified list of designers and engineers to expedite the selection and approval process for straightforward jobs such as ADA compliance, siding, roofing, windows, and boilers. This program is an important part of DHCD's effort to make technical problem-solving tools readily available to all local housing authorities. Fifty-five applications were received by the 12/28/07 deadline, laying the foundation for a highly qualified pool.



Public Housing



Key Points of Note this Quarter

- As part of its effort to re-orient the Division towards proactive decision-making and away from reactive problem-solving, the Bureau of Housing Development & Construction introduced its new Program Development Unit. This unit dedicates full-time positions to establishing policies and identifying opportunities in the areas of capital planning, sustainability and mixed-finance so that DHCD can actively pursue avenues for economic, environmental and physical efficiency throughout its operations.
- DHCD exceeded its MBE/WBE (Minority Women Business Enterprises) benchmark for Construction Contract Expenditures by \$514,936.00; exceeded its Construction Contract Awards by \$8,257,687.00 and exceed its benchmark for Design Contract Awards by \$11,390.00.
- Further responding to housing authorities' interest in local decision-making, the Division introduced the Accelerated Emergency Response Pilot (AERP). The AERP expedites emergency capital projects by empowering housing authorities to oversee projects themselves. DHCD launched the pilot with a full support package to make it easy for housing authorities to succeed, including regional training and a full complement of forms, contact information and how-to's in hard copy and online. 20 AERP awards have been made to date, and 5 additional LHAs have responded that they will participate in the program in the future.



Rental Assistance



Rental subsidies provide a flexible way to meet the housing needs of low income families and individuals. A housing voucher allows its recipient to find suitable housing in the private market—the government pays the portion of the rent the family/individual cannot afford. We administer these vouchers through a combination of regional non profit housing agencies and local housing authorities.

At DHCD, we monitor housing conditions, rent obligations and leasing rates as well as providing the funding (sometimes as a conduit for federal funding, sometimes through the state budget) for the vouchers. While the vouchers for the most part allow holders to find their own housing, a portion of vouchers are “project-based”, meaning we commit the stream of voucher payments to a property owner who then designates specific units as permanently reserved for people who are eligible for the vouchers.



Rental Assistance



Public Housing By the Numbers

Description	Total Vouchers Leased As of 12/1/2007	Total Vouchers Allocated	Percent Leased as of 12/1/2007
Alternative Housing Voucher Program (AHVP)	506	702	123% ¹
Mass Rental Voucher Program (MRVP) - Mobile	1,525	1,973	77%
MRVP – Project-Based	2,970	3,718	80%
Section 8 Housing Choice Voucher Program - Mobile	18,715	18,620 ²	100%
Section 8 – Project-Based	711	*	n/a

¹AHVP has been in a voucher freeze since April 2007, with 506 leased vouchers. At the current average SubPum of \$711 over the first six (6) months of FY 08, the program could annually support up to 410 Vouchers. Comparing this number of "Total Vouchers Allocated" to the 506 currently leased yields a % leased as of 12-31-07 at 123%. Overall, the FY appropriation, \$3.5M for both FY2007 and FY2008, is a more accurate measure of the program.

²HUD measures HCVP leasing success on "unit month" (UM) utilization each CY. Each month one unit is leased equals "one UM". DHCD had 226,138 UMs in CY 2007. In order to be eligible for full funding in CY 2008, a HA must lease all its UMs by the end of the 2007. At different points-in-time during the CY, UM usage will fluctuate because of the many rental market variables that affect a successful housing search by an eligible voucher recipient. It is the final total of UM usage at the end of the CY that is the measure of success. For CY 2007, DHCD leased all but 143 UMs, resulting in 100% leasing success!



Rental Assistance



Key Points of Note this Quarter

- In November, DHCD awarded 100 additional new MRVP mobile vouchers to 23 housing agencies. These vouchers allow families who have been on waiting lists for years to finally access appropriate housing. For the first time in several years, all of the vouchers were issued within a month, and 35% were leased by the end of the year.
- This quarter, DHCD notified all housing agencies of across the board rent increases of \$40 - \$100 for most MRVP project-based units. Not only have these units not seen an increase since 2002, but prior to the freeze the rents were actually cut. This is an important step in getting these rents back to a level where they can sustain the property, and in re-establishing the credibility of the MRVP program.
- The Bedford Veterans Quarters, a 56-unit Section-8 Mod Rehab SRO facility (a McKinney SRO project), situated on the grounds of the Bedford VA, was completed and opened. At the end of December 2007, half of the units were occupied and the balance will be leased early in CY 2008. In addition to the SRO housing, the Bedford Veterans Quarters provides numerous medical, job training and other supportive services to 49 male and seven female formerly homeless veterans.



Rental Assistance



Key Points of Note this Quarter

- To support DHCD's successful FSS program, HUD awarded us the second-largest grant in the nation, \$538,379. This new grant provides funding for the twelve FSS Coordinators who operate DHCD's program-- providing wrap-around services to build economic self-sufficiency to nearly 600 participants across the Commonwealth. This model asset development program has graduated 685 participants across the state since 1998—most graduates see significant income gains and many are able to get off public assistance altogether.
- DHCD's federal Section 8 Housing Choice Voucher program is measured annually by HUD's Section Eight Management Assessment Program ("SEMAP"). SEMAP scores performance on factors ranging from proper income determinations and inspections all the way through maximum leasing rates. For FY 2007 DHCD scored 96% and was rated by HUD as a High Performer Section 8 voucher administrator. "High Performer" is the highest rating possible and will make it possible for DHCD to be competitive if new HCVP funds become available in 2008.
- As part of its ongoing effort to be 100% leased, DHCD completed its biennial Section 8 voucher program waiting list purge. The purge included a mail survey to 20,874 waiting list applicants. 41.8% of the applicants were reinstated on the list. A clean waiting list accelerates the time it takes to select, determine eligibility and issue a voucher to waiting applicants.



DEPARTMENT OF CONSUMER AFFAIRS AND BUSINESS REGULATION



Dan Crane, Undersecretary

The mission of the Massachusetts Office of Consumer Affairs and Business Regulation (OCABR) is to protect Massachusetts consumers through advocacy, education and ensuring fair and honest business practices from the companies and licensees within our regulatory jurisdiction.

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Division of Insurance



Division of Insurance

- Resolve all new product applications within 60 days of complete submission

12/31/07

93%

9/30/07

80%

YTD12/07

91%

Review Cycle Time	Property Casualty		Life and Annuity		Accident and Sickness		Combined Average
	# of Fillings	% of Total	# of Fillings	% of Total	# of Fillings	% of Total	%of Total
<= 60 Days	1190	95%	861	89%	116	92%	93%
> 60 Days	60	5%	103	11%	10	8%	7%

Key Regulatory and Enforcement Actions:

On October 5, 2007, the Division of Insurance issued a final regulation that provides the structural framework for managed competition in the Massachusetts private passenger automobile insurance system. Components of this regulation provide extensive consumer protections and lay the ground rules for how companies and producers will operate under the new system.

In December, Commissioner Burnes called for a hearing on the rate filing of The Commerce Insurance Company as it was unclear if its filing ran afoul of the Commissioner's regulations and bulletins for implementing managed competition. That matter was resolved to the Commissioner's satisfaction before the hearing was conducted. The Commissioner began hearings on January 9, 2008 on other objections by the Attorney General to the Commerce rate filing and those of four other insurers.



Division of Insurance



Key Points of Note this Quarter

In November, the Division received the first wave of filings under managed competition for auto insurance policies effective on or after 4/1/08. The rates filed by companies are the first competitive private passenger automobile insurance rates in Massachusetts in over 30 years. The Division of Insurance is carefully reviewing these rate filings to ensure that they meet the rigorous requirements of the applicable statutes and regulations

On November 30, 2007, the Special Commission to Review the Current State of the Homeowners Insurance Market in the Commonwealth issued its final report to the Legislature. The final report outlines specific recommendations and areas where further study should be conducted to determine the effects of the home insurance market in Massachusetts.



Division of Banks



Division of Banks

Edit and issue completed reports of examination of financial institutions within 30 days of submission to Division.

12/31/07

79%

9/30/07

74%

YTD 12/07

60%

Key Regulatory and Enforcement Actions:

During the fourth quarter of 2007, the Division of Banks issued 9 formal and informal enforcement actions against licensed mortgage lenders and brokers and another 2 formal or informal actions against banks, credit unions, or other non-bank licensees.



Division of Banks



Key Points of Note this Quarter

The Division fielded 142 complaints through its Mortgage Hotline from consumers facing or concerned with foreclosure. On October 18th, Governor Patrick announced a five-point foreclosure prevention plan that expands these efforts through Neighborworks America's 24 hour hotline services and consumer outreach and education program.

On October 24th, Commissioner Antonakes testified before the U.S. House Financial Services Committee at a hearing on the "Mortgage Reform and Anti-Predatory Lending Act of 2007" (H.R. 3915).



Division of Banks



Key Points of Note this Quarter

On November 29th, Governor Patrick signed into law Chapter 206 of the Acts of 2007, “An Act Protecting and Preserving Home Ownership” (Chapter 206). Chapter 206 contains many of the recommendations of the Mortgage Summit Working Groups that were filed by Governor Patrick in June.

Provisions of the law include:

- Requiring a 90 day Right to Cure and that a notice of the Right to Cure be filed with the Division of Banks.
- Granting tenants of foreclosed properties additional tenant at will rights.
- Prohibiting a sub-prime adjustable rate mortgage for first time homebuyers unless they specifically agree to the product and receive in-person counseling from a certified counselor.
- Requiring loan originators to be licensed by the Division of Banks and providing \$3 million to implement the bill provisions.
- Extending \$2 million in grants to establish 10 education centers and promote first time homebuyer and foreclosure counseling. Extending provisions similar to the Massachusetts Community Reinvestment Act to certain mortgage lenders.
- Establishing Division of Banks database to include information on all Right to Cure or foreclosure filing notices and sales.



Division of Standards



Division of Standards

Resolve all consumer complaints within 5 days of receipt.

12/31/07

84%

9/30/07

72%

YTD 12/07

84%

Key Regulatory and Enforcement Actions:

The Division inspected 89 stores statewide checking prices on 4,501 items for price accuracy in late November and early December. The stores inspected included general merchandise stores and specialty stores including toy stores. Four stores failed to meet the state accuracy standard.

Key Points of Note this Quarter:

On December 12th, the Division conducted training for state and local weights and measures inspectors that addressed fraudulent delivery practices and how to detect them, delivery surveillance and meter inspection procedures.



Division of Professional Licensure



Division of Professional Licensure	12/31/07	9/30/07	YTD 12/07
•Conduct inspections of all locations applying for new business licenses within 10 days of receipt of the complete application.	94%*	94%	94%
•Conduct inspections at 4500 licensed businesses each fiscal year.	112%*	84%	112%

*This represents YTD 12/31/07 inspections.

Key Regulatory and Enforcement Actions:

The Division of Professional Licensure wrote and filed emergency regulations for the Board of Massage Therapy. These regulations set the requirements for licensure, standards for professional ethics and standards for practice in the profession.

Key Points of Note this Quarter:

During this quarter, the Board of Plumbing adopted a policy to expedite the review and approval of gas plumbing products.



State Racing Commission



State Racing Commission

	12/31/07	9/30/07	YTD 12/07
•Hear all appeals for ejection notices within 10 business days of receiving an appeal.	100%	100%	100%
•Hold all other hearings within 20 days of receiving an appeal.	100%	100%	100%

Key Regulatory and Enforcement Actions:

Annual applications were received from 5 associations (Suffolk, Wonderland, Ourway, Massasoit, Taunton) as required by statute. Public hearings were conducted and 5 licenses granted by November 15th as required by statute.

Key Points of Note this Quarter:

•In November 2007, Walter Sullivan, Jr. was appointed as the Chairman of the State Racing Commission.



Department of Telecommunications and Cable



Department of Communications and Cable

6/30/07

9/30/07

YTD 12.07

•Respond to consumer slamming complaints within ten (10) calendar days of receipt of filing.

96%

97%

96%

Key Regulatory and Enforcement Actions:

The Department investigated 1,817 consumer complaints resulting in refunds of \$14,701 to Telecommunications and Cable consumers and \$27,908 to Electric, Gas, and Water consumers. The Department also investigated and resolved three cable regulatory cases resulting in refunds of \$162,085 for over 129,000 cable subscribers.

Key Points of Note this Quarter:

Provided expertise in the development of legislation filed on October 18 by Governor Patrick to establish a \$25M Broadband Incentive Fund aimed at ensuring that all Massachusetts communities have high-speed access to the Internet by 2010.

Advocated on behalf of Massachusetts consumers and businesses before the Federal Communications Commission, by filing comments in support of greater telecommunications competition.



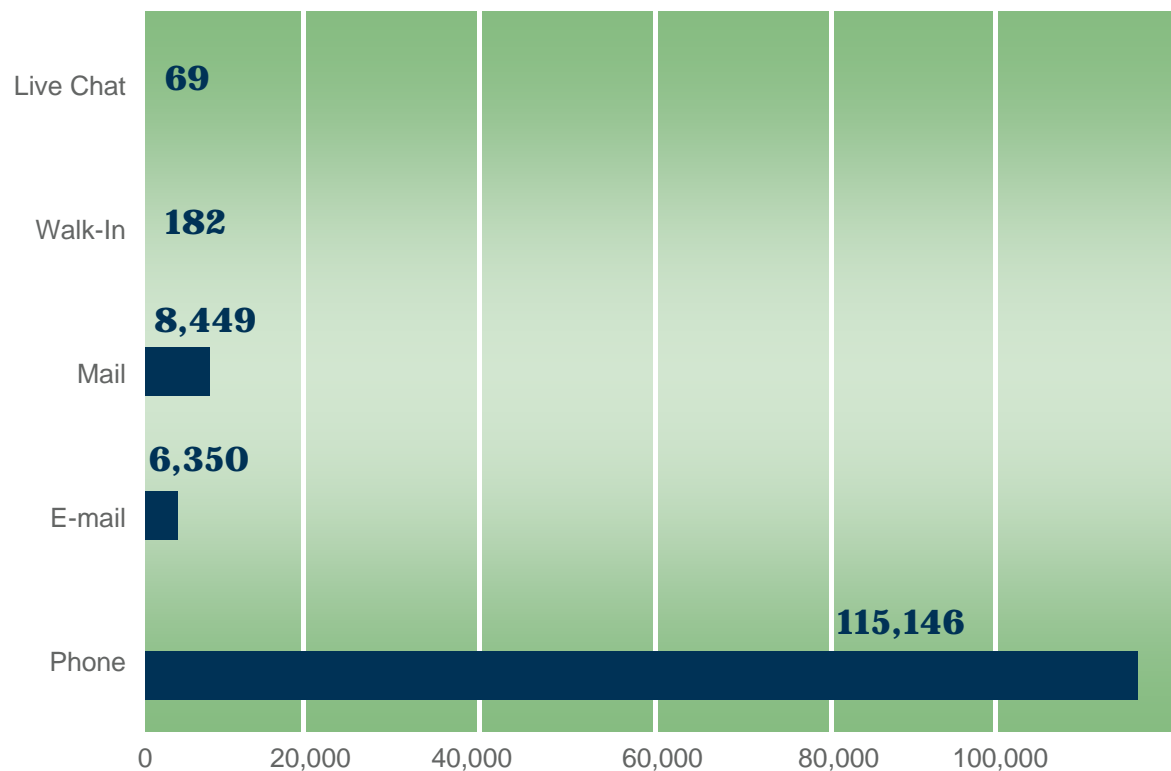
Consumer Hot Line Services



Office of Consumer Affairs & Business Regulation

Report Card

January – December 2007



OCA Consumer Dispute Resolution Services



OCA has established goals for the time it takes to process Home Improvement and Lemon Law claims and will measure what percentage is completed within the goal.

Home Improvement

- Schedule all hearings within 90 days of acceptance of the application.

12/31/07	9/30/07	YTD 12/07
100%	96%	82%

Home Improvement

- Schedule all arbitration hearings within 35 days of acceptance of application.

12/31/07	9/30/07	YTD 12/07
93%	100%	98%



Office of Consumer Affairs



Key Regulatory and Enforcement Actions:

The Office of Consumer Affairs proposed regulations to implement the security freeze and data security provisions of legislation enacted to protect consumers from identity theft. Chapter 82 of the Acts of 2007, “An Act Relative to Security Freezes and Notification of Data Breaches.” A hearing on the security freeze regulations was conducted in December and a final regulation will be issued in January. A hearing on the data security provisions will be conducted in January.



Outreach and Education



Bi-Monthly Consumer Newsletter

Goal to electronically distribute a bi-monthly consumer newsletter and increase the number we distribute each quarter.

- Fourth issue published in December, 2007 and distributed electronically to 1,793 subscribers. This represents a 6% quarterly increase and a 56% increase compared to the first publication in June 2007.

Outreach Events

Goal of at least three events each quarter, including at least one event each quarter outside Route 128.

10/3/07	Listening Tour, Cambridge, MA
10/9/07	Director Crane addresses Mass Silver Hair Legislature, State House
10/17/07	Director Crane addresses Arlington Rotary, Arlington, MA
10/18/07	Five-Point Foreclosure Prevention Plan Announcement with Governor Patrick, Lawrence, MA *
11/9/07	Listening Tour, Springfield, MA*
11/27/07	Director Crane addresses Treasurer's 1st Annual Financial Smarts for Students Breakfast Forum, Boston, MA

*Outside 128

